Appl. No. 10/080,163
Amdt. sent August 4, 2005
Reply to Office Action of March 9, 2005

PATENT

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1   1.   (Currently amended): A credit settlement method in purchasing goods by

2 utilizing a credit card in a system comprising a financial institution server for providing credit

3 service with a user, a processing unit installed inn a credit service alliance shop and connected to

4 the financial institution server via a network, and a claim management server for managing

5 claims connected to the financial institution server, comprising the steps of:

6   ~~pledging a mortgage precedently in using said credit card;~~

7   ~~when the mortgage is pledged, giving a notification to this effect to a financial~~

8 ~~institution handling a credit settlement; and~~

9   ~~when purchasing an article by utilizing a credit card of the financial institution~~

10 ~~receiving said notification, selecting whether a settlement method for said article is determined at~~

11 ~~the time of purchase or the determination is deferred~~

12   storing user identification information of a user and credit information associated

13 with the user into the claim management server;

14   at the time of a purchase made with the credit card prompting, on a display screen

15 of the processing unit, the user to choose whether or not selection of a credit card settlement

16 method is to be deferred; and

17   if selection of a credit card settlement method is to be deferred (deferment), then

18 sending information which indicates the deferment from the processing unit to the claim

19 management server via the financial institution server in order to determine whether or not the

20 deferment is authorized based on the credit card information of the user.

1   2.   (Currently amended): A credit settlement method according to claim 1,

2   further comprising if deferment is authorized, then storing claim information associated with the

3   user into the claims management server in order to manage the claim at the claim management

4   server~~wherein when deferred determination of the settlement method for said article is selected, a~~

5   ~~claim incurred by the selection is transferred to a claim management system~~.

1   3.   (Currently amended): A credit settlement method according to claim 2,

2   wherein when selection of a credit card settlement method is deferred ~~determination of the~~

3   ~~settlement method for said article is selected and after the selection,~~ then transmitting from the

4   claim management server to a browser used by the user a request message to the user to select a

5   credit card settlement method before a predetermined deadline , wherein when a settlement

6   method is actually determined, then transmitting said claim information ~~is transferred~~ to a

7   financial institution server for making a settlement in accordance with the determined settlement

8   method.

          4.   (Canceled)

1   5.   (Currently amended): A claim management system in settlement utilizing

2   a credit card, comprising:

3   ~~means for managing personal information concerning a user utilizing a credit~~

4   ~~card;~~

5   ~~means for managing information concerning a mortgage of the user utilizing said~~

6   ~~credit card;~~

7   ~~means for managing information concerning a financial institution for making a~~

8   ~~settlement based on said credit card; and~~

9   ~~means for managing, when said credit card is used by the user utilizing said credit~~

10 ~~card and it is selected to determine the settlement based on said credit card after the time of~~

11 ~~purchase, a claim incurred by the selection~~

12   a financial institution server for providing credit service with a user;

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13   a processing unit installed in a credit service alliance shop and connected to the

14   financial institution server via a network, the processing unit being adapted to display on a screen

15   a prompt to ask the user to choose whether or not selection of a credit card settlement method is

16   to be deferred, the prompt being displayed at the time of a purchase using a credit card (herein a

17   claim); and

18   a claim management server connected to the financial institution server via the

19   network and having identification of the user and credit information of the user, wherein

20   if selection of a credit card settlement method is deferred (deferment), then the

21   processing unit is configured to send an indication of the deferment to the claim management

22   server via the financial institution server, wherein the claim management server is configured to

23   determine whether or not the deferment is acceptable based on the identification of the user and

24   credit information of the user.

1   6.   (Currently amended): A claim management system according to claim 5,

2   wherein information relating to said claim ~is~ transferred sent from said financial institution

3   server to said claim management systemserver.

1   7.   (Currently amended): A claim management system according to claim 5,

2   wherein the claim management server includes means for periodically displaying via the network

3   a notification that a settlement method is to be determined, the notification being displayed on a

4   browser. when it is selected to determine the settlement based on said credit card after the time of

5   purchase, a notification purporting that a settlement method is to be determined periodically is

6   given to the user making said selection.

      8.   (Canceled)

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1   9.   (Currently amended): A claim management system according to claim 7,

2   wherein when it is selected to determine the settlement based on said credit card after the time of

3   purchase and the claim information includes mortgage information of the user, a the mortgage of

4   the user utilizing said credit card is monitored and updated on the basis of market conditions and

5   in the case of a shortage of the mortgage, an alarm information to the effect that an additional

6   mortgage is to be pledged is raised sent to the browser.

         10.   (Canceled)